Preserve.

PRESERVED Vm 2/11/53

App. F. IX-4

192

File No. 36-29

Previous References (97)

Serial Nos. 9, 10.

Later References

General and Revenue Secretariat.

Serial Nos. 2 W 0

Part B for Nov 29

SUBJECT

Amendment of Rule 10 of the public Branch State Life Insurance Rel. Competency of medical men to examine proposers

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No. H 3778-80 dt 25.11.29
To the Secy to G. K. G. Conc.
Senior Superintendent
Compiler Mysore Gazette
Sanction

P.15

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D 1546

Note.

7787

Home 3. 1.10.29

In the matter of the propoganda work in the P.B.Insurance Scheme, it is submitted for information that the facilities since afforded to the Insured in the Public Branch have resulted in bringing more business as can be seen from the statement noted in the margin. The rate of progress also is steady and satisfactory. The public are taking to it gradually and with the object of carrying to the benefit of insurance to the rural parts, the District Economic Superintendents have also been requested by Government in their Circular letter No.3266-73/E.C. dated 11-4-1929 to give particular attention to the work of this branch. Besides arrangements have also been made to advertise the benefits of the P.B.Insurance in the ensuing Dasara Exhibition in the Exhibition Grounds in Mysore. Handbills and posters are arranged to be exhibited there and on Railway - platforms etc. Special advertisements will also be published in the Gazette and a few leading local newspapers.

Quarters	1927 - 28		1928 - '29	
	No. of proposals	Sum assured.	No. of proposals	Sum assured.
		Rs.		Rs.
1st Quarter	340	3,16,900	265 *	2,81,600 *
2nd "	340	3,52,700	585 x	5,87,800 x
3rd "	389	4,10,200	690	7,88,600
4th "	445	4,71,500	715	7,25,400

* for a period of two months.
x for a period of four months.

✓ In spite of every effort made to afford facilities for the medical examination of intending proposers living in village parts, much remains to be done in this direction. Proposals are already under consideration about the advisibility or otherwise of modifying the existing Rule 10 of the P.B. in regard to :-

1) Lowering the service qualifications required of Sub-Assistant Surgeons,

2) allowing Sub-Assistant Surgeons to

to grant Ordinary Medical Certificates for revival of lapsed policies irrespective of the amount of insurance and if possible,

3) to permit Sub-Assistant Surgeons to examine cases upto the value of Rs.1000/-. With these facilities much more business is expected

3 The following are some of the special facilities afforded by the Public Branch:-

1) Permitting the insured when premiums are being paid quarterly, half-yearly and yearly to remit their premiums through Postal Money Orders at the expense of the Insurance Fund.

2) Age Declarations signed before a Magistrate or Chairman of Village Panchayets or a Sub-Registrar or an officer of Mysore State drawing not less than Rs.50/- or the Official Superior of the Insured are accepted

3) Good Health Declarations are allowed to be signed before a Magistrate or Chairman of Village Panchayets or a Sub-Registrar or an officer of Mysore State drawing not less than Rs.50/- or the Official Superior of the Insured

4) Full sum of assurance is paid to the heirs even though the policy is lapsed provided the insured dies within two calendar months from the date of lapse.

5) The insured are permitted to pay the premiums at the Bank of Mysore, and its branches.

6) Honorarium to helpers has been increased to 15% in rural cases.

6 Commission is paid @ 15% on the first year's premium to a Helper in respect of the policies over and above Rs.50,000/- instead of 10% when he secures business for more than Rs.50,000/- during any one official yea

7 Facilities have been given to make assignments and nominations.

4 Among the other proposals for wide propaganda work may be mentioned the following:-

Presidents of Municipalities, Local - Boards, Village Panchayets and particularly Taluk Officers at the time of Jamabandi, may be specially requested to advise the villagers to insure in the Public Branch.

2) Much difficulty is experienced in regard to the spread of P.B.Insurance in the village parts for want of adequate facilities for Medical Examination. Inspite of every effort made in this direction, it is still to be admitted that much disappoint ment is caused to helpers and proposers. Whether it is expedient to utilize the services of such of the pensioned medical - officers who are approved by the Senior - Surgeon may have to be considered.

3) Perhaps the most effective way of spreading the P.B. would be to sell the policies at the very doors of the proposers This may be achieved by selecting a few model villages in each taluk where an Examining Medical Officer and a helper may be deputed and policies arranged to be issue

issued on the spot in cases where the Examining Medical Officer declares the life to be undoubtedly a first class one

4) We may persuade large employees to arrange to insure the lives of their staff in the Public Branch. They are at present generally contributing to Provident Fund, but a portion of such Provident Fund contribution may be converted into premium on an Insurance policy. As the first premium assures the total amount of an insurance policy while a Provident Fund accumulates slowly, a Provident Fund can never be a complete substitute for life insurance. An individual requires both. The employees of the Bank of Mysore, of the Cotton Mills, of grant-in-aid schools, well to do merchants, Lawyer's clerks etc., may all be persuaded to take policies in the Public Branch as a matter of course.

FINANCIAL SECRETARY
1 OCT. 1929
4244

6.S.S
1/10/29

Submitted to the Financial Secretary to
12th Govt of Mysore for kind perusal

A. S. L. S
1. 10. 29

D1546

App. F. III—2]

General and Revenue Secretariat | File No. | of 192

Serial No. 6

4244
4/10

DEWAN'S OFFICE.
8 OCT. 1929
No. 1530

OFFICE OF THE FIRST MEMBER COUNCIL
6 OCT. 1929
No. 2165

The accompanying note was prepared by the Dy Secy, Insurance office, at my request. It explains the present position and the possibilities for expansion in the public mind if some propaganda work is undertaken and more facilities are offered.

The most important of the suggestions are contained in para. clause 2 & 3. Whether panelmen medical officers may be requisitioned for examining applicants and whether it is desirable to try the experiment of issuing policies in the case of first class lives at the door of the insured and immediately after medical examination and payment of the first premium are matters on which the opinion of the Senior Surgeon has to be obtained in the first instance.

9 The Senior Surgeon may be consulted and the opinion of the Insurance Committee also obtained. MG

9 The experiments may without great risk be tried at the existing Dispensary Institutions, in its premises. And the results may be watched.

For perusal.

Dewan Bahadur
1st Member

1.10.29

MG
6.10.29

10 This is a matter which is entirely within the powers both necessary & ingrowth & I am glad to note that some practical action is being taken to make Life Insurance popular. Insurance Companies object to supplant the foreign Insurance Companies doing business in the State. More money flows out of the country.

4524
9/10

11 Forwarded to the Senior Surgeon with compliments for favour of opinion. 9.10.29.

8-10-29

Note—Contn. Sheet

WD 01684—GPB—30,000—20-4-29

C35-1
17-10-29

Serial No. 1

FINANCIAL
18 OCT. 192
No. 4793

I note below my opinion on theseveral suggestions contained in the Deputy Secretary's note.

(1) The service Qualifications required of Sub Asstt: Surgeons is at present 15 years. I am of opinion that it may be reduced to 10 years.

(2) All the Sub Assistant Surgeons may, as proposed, be allowed to grant ordinary Medical Certificates for revival of lapsed policies irrespective of the amount of Insurance.

(3) The Sub Assistant Surgeons may be permitted to examine cases up to the value of Rs 1000/-

(2) of Para 7 (Page 3) . It is not quite expedient to entrust the work of Medical examination to ~~the~~ Pensioned Medical Officers. Moreover, I note that the object of this move is to spread the Public Insurance scheme to rural areas. The majority of ~~the~~ Pensioned medical officers generally reside in the cities of Bangalore or Mysore or in ~~the~~ District Head-quarters, where Medical Officers in active service will be available. Thus the object aimed at viz: extending the Insurance Scheme to ~~in the~~ rural parts will not be attained by permitting Pensioned Medical Officers to examine Insurance cases.

(3) of para 7 Page (3). The final authority to declare any life as First class vests with the Senior Surgeon. The policies cannot be issued on the spot on the mere ground that the life is declared as a First class one by the Examining medical officer. The Medical report sent by the Examining medical officer has to be carefully scrutinised by the Senior Surgeon before the life could be declared as First class. Instances are not wanting where the Medical reports of ~~the~~ Examining medical officers were found to be defective and, but for the scrutiny made by the Senio

General and Revenue Secretariat. File No 1146 of 192:

Senior Surgeon, the Insurance Committee would have been put to much loss. Therefore, I am not in favour of the suggestion to sell policies on the spot after medical examination.

17-10-1929.

S. Subba Rao.
Senior Surgeon.

20 OCT. 1929 No. 4847

13 Subject for perusal.
May the file be now passed on to the Secy Insurance Committee for obtaining the Committee's Opinion as ordered in para 9 above?

SK 19/10

14 The Senior Surgeon's views seem to be sound. For perusal before passing on the file to the Secy I.C. for further action.

20/10/29

OFFICE OF THE FIRST MINISTER OF COUNCIL 3 OCT. 1929 No. 2411

23.10.29

Please before ... Secy I.C.)

Mem no. 7812 dt 8/11/29

15 Returned with compliments.
The subject was considered by the Committee at a meeting held on 26-10-1929, and a copy of the resolutions passed on that occasion is herewith enclosed for reference.

FINANCIAL SECRETARY 9 NOV. 1929 No.

DEPUTY SECRETARY,
Insurance Committee.

DVP) 6/11

16 Please put up a draft order approving of the Committee's resolution

9.11.29

General and Revenue Secretariat

File No. 36 (1526)

of 192 9

Serial No.	
	Subd: with a draft GO as ordered. The Secy has sent up the Resolutions moved for "reference". Possibly he will be submitting Resolutions regarding each separately, & hence this draft.
	Secy I 12.11.29
	This is not what I wanted – The reference is common – that can be dealt with in one file – 18/11/29
	Obd orders.
	Obd Subd as ordered in Person. 14/11 4/11/29
	Secy I 14.11.29
	1st Secretary 18/11/29
	20/11/29
	To WD No 4 3778-80 dt 27.11.29 to the Secy to Govt, Commerce Dept, New Delhi for publication in Part I of Gazette of India the amendment.

Note—Contn. Sheet

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O. 20]

FINANCIAL SECRETARY
12 NOV. 1929
No.

OFFICE OF THE SECRETARY
MYSORE STATE LIFE INSURANCE COMMITTEE

No. 10090 Encl one.

Bangalore, dated 11th Nov. 1929.

1992/F 13.11.29

FROM

S. SHAMANNA, ESQ., B.A.,
Secretary, Mysore State Life Insurance Committee,
Bangalore.

To

Rajasevaparayana
B. SRINIVASA IYENGAR, Esq., B.A., B.L.,
Financial Secretary to the Government of
His Highness the Maharaja of Mysore,
Bangalore.

SIR,

I have the honor to state that, on the recommendation of the Senior Surgeon to the Government of Mysore, the Committee have resolved, in their resolution No.III dated 26th October 1929 (copy enclosed), to amend rule 10 of the Public Branch Rules, as noted below, with the object of giving greater facilities for medical examination of intending proposers for insurance in the Public Branch and request you to kindly obtain early sanction of Government thereto.

" All officers of Government who are medical graduates of any recognised University and who are of not less than three years' standing and, in cases where the sum proposed is Rs.1,000/- or less, those who are Sub-Assistant Surgeons of not less than ten years' standing and in the case of females, Lady Sub-Assistant Surgeons of not less than five years' standing are competent to examine proposers for life insurance in the Public Branch. Female proposers should undergo medical examination only by Lady Medical Officers."

I have the honor to be,
Sir,
Your most obedient servant,

for SECRETARY,
Insurance Committee.
14/11/29

DVP)

Extract from the proceedings of the meeting of the Mysore State Life Insurance Committee, held on 26th Octr.1929

-----oOo-----

PUBLIC BRANCH.

X X X X X

III Modification of Rule 10 in regard to the qualification limit imposed in the case of Sub Assistant Surgeons.

Resolved that as recommended by the Senior Surgeon, Sub-Assistant Surgeons of not less than 10 years standing and Lady Sub-Assistant - Surgeons of not less than 5 years standing be permitted to ~~examine~~ examine the male and the female proposers respectively in cases where the sum proposed is Rs.1000/- or less.

----"EXTRACT"-----

For DEPUTY SECRETARY

DVP)

EXTRACT FROM THE PROCEEDINGS OF THE MEETING OF THE MYSORE STATE LIFE INSURANCE COMMITTEE, HELD ON 26TH OCTOBER 1929.

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X X X X X

Public Branch.

I. Read and recorded the business statements.

II. Proposed amendment to Rule 19 so as to enable Sub-Assistant Surgeons to grant Ordinary - Medical Certificates for the revival of lapsed policies, irrespective of the amount of assurance.

Resolved that the rule be amended so as to permit also the Sub Assistant Surgeons ~~to~~ possessing the qualifications referred to in Rule 10 to grant Ordinary Medical Certificates for the revival of lapsed policies irrespective of the amount of assurance.

III. Modification of Rule 10 in regard to the qualification limit imposed in the case of Sub Assistant Surgeons.

Resolved that as recommended by the Senior Surgeon, Sub-Assistant Surgeons of not less than 10 years standing and Lady Sub-Assistant Surgeons of not less than 5 years standing be permitted to examine the male and the female proposers respectively in cases where the sum proposed is Rs.1,000/- or less.

IV. Consideration of the question of accepting under average lives in the Public Branch.

Resolved that in future, other than first class lives may also be accepted with suitable loading i.e., by addition of years to the age as in the Official - Branch and that the Senior - Surgeon be requested to issue necessary departmental circular instructions to all the examining Medical Officers about the precautionery measures to be adopted by such Examining - Medical Officers in regard to the strict examination of such lives and noting in full in the medical reports the particulars required for the determination by the Senior Surgeon of the loading to be charged on such lives.

V. Proposed modifications to G.O. No.1493-5/G.F.30-28 dated 14th August 1928, permitting Policy holders to remit their premiums through Postal Money-Order to the State Huzur - Treasury.

Resolved that remittance of premia by postal money orders to all the District Treasuries be permitted.

H.S.

VI.

(P.T.O

VI. Proposal from Mr.B.Ramachandrachar, Member, suggesting that a Provident Fund Scheme be introduced for the benefit of Helpers and for giving them other concessions.

Resolved that the proposal to introduce a Provident Fund Scheme for the benefit of Helpers be further examined and brought up for discussion at the next meeting after ascertaining the practice of private companies.
Resolved further that the question of paying a portion of remuneration due to the Helpers after the close of the month to which the remuneration relates, subject to final adjustment at the close of each quarter, and the adjustment of premium, if any, due by such Helpers towards the policies held by them in the Public Branch out of the honorarium due to them may be further examined and brought up at the next meeting.

VII. The term of the present non-official members of the Public Branch will be over by the end of this calendar year and this is the last meeting which they attend. The Committee desire to place on record their appreciation of the keen interest which the three members :- Messrs. G. Devoji Rao, (2) K. V. Gundu Rao, and (3) B. Ramachandrachar, took in their work and very valuable help and co-operation they rendered to the Committee, in its deliberations.

------"Extract"-------

For DEPUTY SECRETARY,
Insurance Committee.

DVP)

G.R.S. App. F VI G-2]

SUBJECT.....

.....

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Diary No. of letter replied to.....

Sec G.2

File No. 86.29

Serial No. 60

General and revenue Secretariat

( )

the *192*

Proceedings of the Government of His Highness the Maharaja of Mysore.

Date of issue.....2.7.11.29.....

Signed by.....D.M.G.N.B.....

Read—

Correspondence ending with

Memo No. 7812 dy 8.11.29 from

the Secy. M.S.A.D. Committee,

forwarding among other

representations to amend Rule

60 of the Public Br Rules

as one of the measures

Order Thereon No.

Correspondence ending with No. C.35-1 dy 17.10.29 from the Secy. Mysore Sugarcane Growers Association forwarding the recommendations of the Agricultural Conference for medical examination of children attending schools

2) Letter No 10090 dy 12.11.29 from the Secy. Mysore Agriculture Association forwarding for sanction the following amendment to Rule 60 of the Public Buildings Rules, in accordance with the Recommendation of the Medical Officer

Secy M. & D. committee

May this be

i Printed ?

ii treated as a standing order ?

iii published in the Gazette, English Part ?

iv translated ?

v placed at the disposal of the press ?

vi published in the Gazette, Kannada Part ?

of Rank (or of the P. B. rules
~~in accordance with the~~
~~Reduction left to above~~
(Type Amended)
Order No RE H3778 ~~SO~~ 8

Sanctioned.

18/4/42

Adm
14/4/42

To Medical D.C
Senior Surgeon
Compile Medical Gazette
for Tobruk in part D

Dr
Ltd
Medical

20/4/42

List of enclosure

Copied by

Examined by

WD 0826—GPB—12,500—26-

PROCEEDINGS OF THE GOVERNMENT OF HIS HIGHNESS THE MAHARAJA OF MYSORE.

Read:—

1. Correspondence ending with Un-official note No. C.35-1 dated the 17th October 1929 from the Senior Surgeon in Mysore -- suggesting the grant of certain facilities for medical examination of intending applicants for insurance in the Public Branch.

2. Letter No. 10090 dated the 12th November 1929 from the Secretary, Mysore State Life Insurance Committee, forwarding for sanction the following amendment of Rule 10 of the Public Branch Rules:-

"All officers of the Medical Department of Government who are medical graduates of any recognised University and who are of not less than three years' standing and, in cases where the sum proposed is Rs. 1,000/- or less, those who are Sub Assistant Surgeons of not less than ten years' standing and in the case of females, Lady Sub Assistant Surgeons of not less than five years' standing are competent to examine proposers for life insurance - in the Public Branch. Female proposers should undergo medical examination only by Lady Medical Officers."

Order No. F 3778-9

Bangalore, dated 25th November 1929.

Sanctioned.

A. Lakshmanachar

For Financial Secretary to Government.

To

The Secretary, Mysore State Life Insurance Committee.
The Senior Surgeon in Mysore.
The Compiler, Mysore Gazette, for publication in Part I of the Gazette.

E.U.M.